

Fill in this information to identify the case:

Debtor 1 Theya Prakashini Kanagarathnam
Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the California Northern Bankruptcy Court - Oakland
Case Number: 23-40702-CN

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of creditor: CitiBank, NA

Court Claim No. (if known): N/A

Last four digits of any number
you use to identify the debtor's
account: 1794

Date of payment change: 07/23/2023
(Must be at least 21 days after date of
this notice)

New total payment: \$803.23
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No
 Yes. Attach a copy of the escrow account statement, prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If statement is not attached, explain why: _____

Current escrow payment: _____ New escrow payment: _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If notice is not attached, explain why: _____

Current Interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$_____ New principal and interest payment: \$_____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No
 Yes. Attach a copy of the documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Consistent with the terms and conditions of the home equity line of credit variable rate note.

Current mortgage payment: \$716.06 New mortgage payment: \$803.23

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Chad L. Butler, Esq.
Signature

Date: June 30, 2023

Print: Chad L. Butler (SBN 270888)

Title: Attorney for Creditor

Company: Tiffany and Bosco, P.A./23-80729

Address: 1455 Frazee Road
Suite 820
San Diego, California 92108

Contact phone: 619-501-3503

Email: pocnotifications@tblaw.com

TIFFANY & BOSCO P.A.

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1455 Frazee Road, Suite 820

San Diego, CA 92108

Tel.: (619) 501-3503

Attorneys for CitiBank

Attorneys for CitiBank, NA
T&B File No.: 23-80729

THE NEW 25 86725

UNITED STATES BANKRUPTCY COURT

California Northern Bankruptcy Court- Oakland

In Re:

Bankruptcy No. 23-40702-CN

Theya Prakashini Kanagaratnam

Chapter 13

Debtor

CERTIFICATE OF SERVICE

I, Brianna Birk, whose business address appears below, certify that I am, and at all times hereinafter mentioned, more than 18 years of age. On June 30, 2023, I caused to be served true and correct copies of the following document(s):

Notice of Mortgage Payment Change

To the following:

See Attached Service List

[X] (BY U.S. MAIL) I am readily familiar with the practices of this office for collection and processing of correspondence for mailing with the United States Postal Service. Correspondence placed for collection is deposited with the United States Postal Service with the postage thereon fully prepaid on the same day. On the date stated above, I placed an original or true copy of the foregoing document(s) described herein in an addressed, stamped, sealed envelope for collection and mailing following ordinary business practices.

1 [X] (BY CM/ECF) I am readily familiar with the practices of this office for filing and
2 servicing of documents by electronic means. Under that practice, the person(s) to be served are
3 confirmed to be registered participants in the Electronic Filing System and that such person(s) are,
4 in fact, receiving the Court's Notice of Electronic Filing in this subject case. On the date stated
above, I caused an electronic copy of the foregoing document(s) described herein to be
electronically filed and served in the above-captioned case following ordinary business practices.

5 [] (BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE
6 TRANSMISSION OR EMAIL) I served the following persons and/or entities by personal
7 delivery, overnight mail service, or (for those who consented in writing to such service method),
by facsimile transmission and/or email as follows: _____

8 _____
9 I declare under penalty of perjury under the laws of the United States of America that the foregoing
10 is true and correct.

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12 Dated: June 30, 2023

13 By: /s/ Brianna Birk
1455 Frazee Road, Suite
15 820, San Diego, CA 92108
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SERVICE LIST

SERVICE VIA FIRST-CLASS U.S. MAIL

Theya Prakashini Kanagaratnam
2316 Lakeshore Ave #16
Oakland, CA 94606
(Debtor)

SERVICE VIA NOTICE OF ELECTRONIC FILING (NEF)

Martha G. Bronitsky
13trustee@oak13.com
(Chapter 13 Trustee)